



# Tanner Chemical Co., Inc.

P. O. BOX 1967

FURMAN HALL COURT

GREENVILLE, SOUTH CAROLINA 29602

TELEPHONE (803) 232-3893

November 17, 1983

James F. Bycott, Attorney  
Office of Regional Counsel  
Environmental Protection Agency  
345 Courtland Street, N.E.  
Atlanta, Georgia 30365

RE: 4AW-ER, Medley Site,  
Gaffney, South Carolina

Dear Sir:

In response to the questions contained in the letter of  
Thomas W. Devine, addressed to the undersigned, dated October  
25, 1983, the following answers are submitted:

Question # 1: To the best of the undersigned's knowledge, no  
one had any transaction concerning chemical wastes with Mr. or Mrs.  
Ralph Medley or Mr. Clyde Medley.

Question # 2: No.

Question # 3: Not applicable.

Question # 4: Not applicable.

Question # 5: Not applicable.

Question # 6: Not applicable.

Question # 7: Not applicable.

Question # 8: Not applicable.

Question # 9: Not applicable.

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If any person other than the person entitled to payment as explained above fails to make claim within one year after your death, or if payment to such person within that period is prohibited by Federal statute or regulation, payment may be made in the order of precedence shown above as if such person had died before you.

If, within two years after your death, no claim has been made by any person entitled to payment as explained above, payment may be made to a claimant who, in the judgment of the Office of Personnel Management, is equitably entitled.

Your beneficiary may elect payment in other than a lump sum, if so desired. However, you or your beneficiary may not make such arrangements in advance of your death.

## Option C—Family

You are the beneficiary under Option C—Family insurance. No other designation of beneficiary is permitted by the FEGLI law. Payment will be made in a lump sum. If you should die after the death of an insured family member, but prior to payment of your claim, payment will be made to the person (or persons) to whom your Basic Life insurance benefits are payable.

## Filing a Claim Prior to Retirement

Your designated beneficiary or other survivor as described under "About Beneficiaries" must complete a claim form, Claim for Death Benefits (FE 6), and furnish written proof of your death (generally a certified copy of the death certificate). Your beneficiary should contact your employing office for a claim form. The completed claim form and proof of death should be sent to that office for submission to the Office of Federal Employees' Group Life Insurance.

An accident which results in loss of life, limb, or eyesight must be reported within 20 days after the accident. Proof of the loss resulting from the accident must be submitted on the form provided, Form FE 7, Claim for Accidental Dismemberment Benefits not later than 90 days after the date of the loss. However, if it is not possible to furnish notice or proof in the time specified, the requirements will be met if such notice or proof is furnished as soon as reasonably possible.

The Office of Federal Employees' Group Life Insurance has the right to have a physician examine you if you are claiming benefits for loss of limb or eyesight, as well as the right to require an autopsy in the event of a claim for accidental death benefits, unless an autopsy is forbidden by law.

If you have Option C—Family insurance and an insured family member dies, contact your employing office to obtain a claim form ("Statement of Claim", FE6 Dep). A copy of the death certificate will be required. Additional documents may be requested.

**Instructions on the claim form** should be followed carefully in order to assure prompt handling of your claim. If you (or your beneficiary) have any questions about filing a claim or need assistance, contact your employing office or the Office of Federal Employees' Group Life Insurance.

## Filing a Claim After Retirement

Your designated beneficiary or other survivor as described above should notify your retirement system when your death occurs. The beneficiary should provide the retirement system in writing with the deceased's name, date of birth, date of death and retirement claim number. For Civil Service retirees, the Claims Section, Retirement & Insurance Programs, Office of Personnel Management, Washington, D.C. 20415 should be notified. Your retirement system will supply the proper form for obtaining benefits. The claim form should be filed with the Office of Federal Employees' Group Life Insurance. It is the responsibility of the person to whom the benefits are payable to file a claim and to furnish proof of death and any other evidence which may be called for at that time. If you have Option C—Family insurance and an insured family member dies, contact either your former employing office or your retirement system for the claim form which contains further instructions for filing a claim.

## Discontinuance of FEGLI

Your entire insurance coverage stops on the earliest of the following dates:

- (1) The date you are separated from Federal service (unless eligible to continue life insurance during retirement or while in receipt of Workers' Compensation).
- (2) The date of expiration of a period of 12 months of continuous non-pay status. (Except if in receipt of Workers' Compensation.)
- (3) The day immediately before the date you enter on active duty or active duty for training as a member of one of the uniformed services, unless the period of such duty is covered by military leave with pay from your civilian position. (By law, your FEGLI coverages terminate when you go into the military, even for active duty training, unless you are granted **military leave**—not annual leave, LWOP, etc.—by your agency).
- (4) The date of any other change in your employment which results in your ceasing to be an employee eligible for insurance.
- (5) At the end of the pay period in which it is determined that periodic pay, after all other deductions, is insufficient to cover the required withholdings. (In some instances, an employee's salary may be reduced by required withholdings, such as for court ordered child support and Federal income tax to a point at which deductions for existing life insurance coverage cannot be made. If the agency determines that this situation will continue for as long as 6 months, your life insurance must be terminated.)
- (6) The last day of the pay period during which your employing office receives a waiver of insurance coverage from you.
- (7) The date of termination of the Group Policy.

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MR. BYCOTT  
(CON'T)

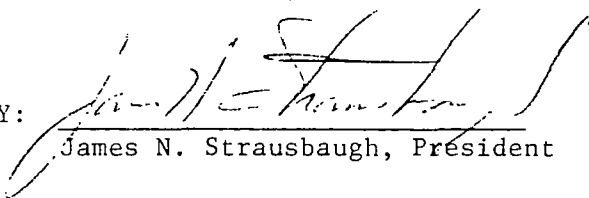
Question # 10: Not applicable.

Question # 11: Not applicable.

Very truly yours,

TANNER CHEMICAL CO., INC.

BY:

  
James N. Strausbaugh, President

JNS:bjh

# If You're Receiving Workers' Compensation

If you become entitled to benefits from the Office of Workers' Compensation Programs (OWCP) for a job-related illness or injury which prevents you from working, you may continue your FEGLI coverage as an employee, including Accidental Death and Dismemberment coverage (AD&D), for up to 12 months of continuous leave-without-pay (LWOP).

Your FEGLI insurance coverage may be continued (AD&D is cancelled) after this 12-month period if:

- a) you are in receipt of benefits from OWCP and are unable to return to duty, and,
- b) you have been insured (1) for the coverages you wish to continue for the 5 years of service immediately preceding the date of your entitlement to benefits from OWCP or (2) the full period(s) of service during which you were eligible for that coverage if less than 5 years.

You must continue Basic Life to continue the options. Also, the number of multiples of pay you may continue under Option B—Additional is limited to the lowest number of multiples you had during the period which meets the above length of participation requirement.

For the 12-month period during which FEGLI coverage continues as an employee, you do not pay for the Basic Life coverage, but you do pay for optional coverage(s) through withholdings from your compensation payments.

At the end of 12 months continuous LWOP (or at separation, if earlier), your FEGLI insurance will either terminate or be continued for you as a compensationner. In either event, you will have the opportunity at that time to convert all or a portion of the insurance coverage(s) for which you were insured to an individual direct-pay conversion policy. If eligible to continue coverage, and you do not convert, the schedule of withholdings made while you were employed will be used and withholdings will be made from your compensation payments as if you were retired.

At the completion of 12 months LWOP, your employing office will issue to you an "Agency Certification of Insurance Status", SF 2821. You must complete at that time the "Election of Post Retirement Basic Life Insurance Coverage" (SF 2818). FEGLI life insurance coverage which is continued for you as a compensationner is subject to the same reductions at age 65 as if you were retired (see page 4).

# Question Answers

## 1. How much FEGLI coverage do I need?

It depends on your circumstances. Generally, you need protection most during the years you have children or other dependents at home, and it is likely that you will want to enroll for the maximum amount of life insurance coverage which you believe you can afford. As an aid, you may want to review the examples shown on pages 11 and 12.

## 2. How do the Age Multiplication Factors discussed on page 2 affect the amount of my Basic Life insurance on or after October 1, 1981?

Beginning with the first full pay period on or after October 1, 1981, if you die before you reach 36 years of age, your beneficiary will receive your Basic Life insurance amount plus the extra benefit in an equal amount. The Age Multiplication Factor used to compute the extra benefit reduces 10% each year until you reach age 45, at which time no extra benefit is payable. The amount of AD&D coverage is not affected.

There are no withholdings from your pay for this extra benefit.

## 3. May I elect Option A, B, or C at any time?

No. As a newly eligible employee, you may elect Basic Life and any combination of Options A, B, and C within 31 days of your appointment without proof of insurability and regardless of your age. However, if you decline any or all of the options, you will have to qualify to cancel a declination to obtain that coverage later. See "Conditions for Changing Election" beginning on page 5.

If you declined Option B—Additional, you will be able to elect it later if you are under age 36 and marry or acquire an eligible dependent child. If you decline Option C—Family, you will be able to elect it later only if you marry or acquire an eligible dependent child. See "Conditions for Changing Election," page 5.

## 4. If I marry or increase the number of eligible family members, may I increase the amount of FEGLI coverage?

Yes. If you are under age 36 you may elect Option B without proof of insurability and without waiting one year from the effective date of your last election. You may acquire coverage of one multiple for each new family member. If you are under age 50 and presently insured under Option B, you may increase the number of Option B multiples, without proof of insurability, by one multiple for each new family member. You may elect Option C—Family at any age.

However, you must request these changes within 60 days after your marriage or the birth or adoption of a child, unless the event happened while separated from service (or within 60 days prior to separation from service), in which case you should consult your employing office without delay when you re-enter service. Also, if you marry and acquire a child during the year following a waiver of Basic Life, and promptly cancel that waiver at the end of the year, you will be permitted to elect Option C at the same time.

Basic Life, Option A, and Option B may be elected at any time you meet the three basic requirements for cancellation of a waiver or declination (see page 5).